



**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Attorneys for Secured Creditor BSI Financial Services
as Servicer for U.S. Bank Trust National Association,
as Trustee of the Cabana Series III Trust

In Re:

Yefim I. Rotsenmar

Debtor(s)

Order Filed on January 3, 2020

Case No.: 18-10332

by Clerk
U.S. Bankruptcy Court
District of New Jersey

Chapter: 13

Hearing Date:
December 18, 2019 at 9:00 AM

Hon. Judge:
Christine M. Gravelle

CONSENT ORDER RESOLVING MOTION TO VACATE STAY

The consent order set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: January 3, 2020

A handwritten signature in cursive script, reading "Christine M. Gravelle", is written over a horizontal line.

Honorable Christine M. Gravelle
United States Bankruptcy Judge

Applicant: BSI Financial Services
Applicant's Counsel: Friedman Vartolo LLP
Debtor's Counsel: George E Veitengruber, III
Property (Collateral): 99 Costwold Circle, Ocean Township, NJ 07712

Relief Sought:

- Relief from Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of Post-Petition Arrearages:

- The Debtor is overdue for 2 months, **November 1, 2019 – December 1, 2019**.
- The Debtor is overdue for 2 payments at **\$1,532.54** per month.
- Less fund held in debtor(s) suspense at **\$749.28**.

Total Arrearages Due: **\$2,315.80**

2. Cure for Post-Petition Arrearages:

- The remaining **\$2,315.80** in arrears shall be capitalized into the Debtor's Chapter 13 Plan. Debtor shall file a modified plan reflecting this new amount within 14 days of the entry of this order.
- Beginning on **January 1, 2020**, regular monthly payments shall resume in the amount of **\$1,532.54**, or as further defined by the terms of the Note, Mortgage, or any payment change notices.

3. Payments to the Secured Creditor shall be made to the following address:

- Payments: BSI Financial Services
314 S. Franklin Street
P.O. Box 517
Titusville, PA 16354

In the event of default:

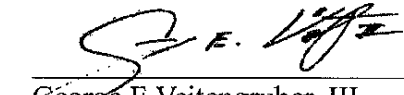
If the Debtor(s) fails to make the regular monthly payments within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, Certification specifying the Debtor(s)'s failure to comply with this Order. At the time the Certification is filed with the

Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor(s), and the Debtor(s)'s Attorney.

4. Award of Attorney's Fees:

- The Applicant is awarded Attorney's Fees in the amount of \$350.00 and Attorney's Costs in the amount of \$181.00. The fees and costs are payable through the Chapter 13 Plan.

The undersigned hereby consent to the form and entry of the foregoing order.



George E Veitengruber, III
Attorney for Debtor

/s/ Jonathan Schwalb, Esq.
Jonathan Schwalb, Esq.
Attorney for Secured Creditor

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New Jersey

In re:
Yefim I. Rotsenmar
Debtor

Case No. 18-10332-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 10, 2020.

db +Yefim I. Rotsenmar, 99 Cotswold Circle, Ocean, NJ 07712-2649

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 10, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo docs@russotrustee.com

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

George E Veitengruber, III on behalf of Debtor Yefim I. Rotsenmar
bankruptcy@veitengruberlaw.com, knapolitano15@gmail.com

Jonathan C. Schwalb on behalf of Creditor BSI Financial Services
bankruptcy@friedmanvartolo.com

Jonathan C. Schwalb on behalf of Creditor BSI Financial Services, as servicer for US Bank

Trust National Association as Trustee of Cabana Series III Trust bankruptcy@friedmanvartolo.com

Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8